I CLAIM:

1. An on-line method of paying funds from a first party to a second party in accordance with a statement detailing an amount owed, comprising:

the first party receiving said statement, on paper, by conventional mail;

the first party presenting at least a portion of said paper to an optical sensor; and

processing data from said optical sensor, including displaying a page of electronic information related to said statement on a screen of a data terminal.

2. The method of claim 1 wherein said page of electronic information permits the first party to authorize electronic disbursement of said funds to said second party.

3. The method of claim 1 that further includes printing a check on a printer associated with the first party, for payment of said statement, without manually entering the payee on the check.

4. The method of claim 1 wherein the statement becomes ineffective in leading to said page of electronic information after the passage of a predetermined period, so as to prevent discarded statements from being used by unauthorized persons to gain access to said page of electronic information.

5. A computer storage medium having instructions thereon causing a computer to perform the processing of claim 1.

6. A method for accessing on-line account information corresponding to a bank or other commercial account, comprising presenting a printed account statement, received by conventional mail, to an optical sensor.

7. A method comprising:

presenting a printed account statement, received by conventional mail, to an optical sensor; and

in response thereto, loading an Internet web page having electronic information

5   corresponding to said account.

8. The method of claim 7 wherein the account is a utility account.

9. The method of claim 7 wherein the account is a bank account.

10. An invoice having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said invoice.

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11. The invoice of claim 10 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

12. The invoice of claim 10 wherein the binary data represents said on-line

20   computer address.

13. The invoice of claim 10 wherein said indicia comprises a steganographic digital watermark.

25   14. The invoice of claim 10 wherein said indicia comprises a barcode.

15. A checking account statement having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said checking account

5 statement.

16. A printed check having a steganographic digital watermark encoded thereon, said watermark representing plural bits of binary data, the binary data represented by said watermark serving to indicate an on-line computer address associated with said check.

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17. A computer storage medium having an electronic checkbook software program stored thereon, wherein said program incorporates, or cooperates with, software instructions that process image data to extract a steganographically-encode watermark payload therefrom.

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